

In re:  
Keith Pelzer  
Bertina Pelzer  
Debtors

Case No. 11-11134-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 20, 2022

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	Keith Pelzer, Bertina Pelzer, 15004 Joplin Lane, Phoenixville, PA 19460
acc	+ Miller Coffey Tate LLP, 1628 JFK Blvd., Suite 950, Philadelphia, PA 19103-2110
12294686	+ Acs Inc (Original Creditor:04 Phila, Pob 41818, Philadelphia, PA 19101-1818
12294687	Aes/Pheaa (Original Creditor:Aes/Ph, Student Loan Svc Ctr, Harrisburg, PA 17105
12294690	+ Ar Resources Inc (Original Creditor, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2207
12294691	+ Arrow Financial Servic (Original Cr, 5996 W Touhy Ave, Niles, IL 60714-4610
12294694	+ Complete Credit Soluti (Original Cr, 2921 Brown Trl, Bedford, TX 76021-4144
12294695	+ Emc Mortg, 909 Hidden Rdg #200, Irving, TX 75038-3826
12294699	+ Home Furnish, 5324 Va Beach Rd, Virginia Beach, VA 23462-1828
12294700	+ Home Furnishings, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828
12294705	+ Medical Data Systems I (Original Cr, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
12324985	+ Northridge Village Homeowners Association, c/o Robert J. Hoffman, Esquire, 326 West State Street, Media, PA 19063-3861
12324962	+ Northridge Village Homeowners Associaton, c/o Robert J. Hoffman, Esquire, 326 West State Street, Media, PA 19063-3861
12294708	+ Payliance (Original Creditor:Philad, 3 Easton Oval Ste 210, Columbus, OH 43219-6011
12294710	+ RJM Acquisitions LLC (Original Creditor:Wach, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
12530416	The Bank of New York Mellon f/k/a, The Bank of New York, as successor, in interest, et al c/o EMC Mortgage, P.O. Box 660753, Dallas, TX 75266-0753
12294711	+ Trojan Professional Se (Original Cr, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549
12436807	US Department of Education, PO BOX 530260, Atalanta GA 30353-0260

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 20 2022 23:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 20 2022 23:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsed@recoverycorp.com	Jan 20 2022 23:45:45	GE Money Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bkdepartment@rtresolutions.com	Jan 20 2022 23:42:00	Real Time Resolutions Inc., 1750 Regal Row Ste 120, PO Box 36655, Dallas, TX 75235-1655
12330033	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 20 2022 23:42:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
12462209	+ Email/Text: EBNProcessing@afni.com	Jan 20 2022 23:42:00	Afni, Inc., PO BOX 3667, Bloomington, IL 61702-3667
12294688	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jan 20 2022 23:42:00	Am Honda Fin, 200 Continental Dr #301, Newark, DE 19713-4336

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jan 20, 2022

Form ID: pdf900

Total Noticed: 57

12518533	Email/PDF: bncnotices@becket-lee.com	Jan 20 2022 23:45:57	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12301378	Email/PDF: ebn_ais@aisinfo.com	Jan 20 2022 23:45:57	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
12294689	+ Email/PDF: bncnotices@becket-lee.com	Jan 20 2022 23:45:57	Amex, P.O. Box 981537, El Paso, TX 79998-1537
12326524	+ Email/Text: bncmail@w-legal.com	Jan 20 2022 23:42:00	CANDICA L.L.C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12294692	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 20 2022 23:45:57	Cap One, Po Box 85520, Richmond, VA 23285
12329647	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 20 2022 23:45:45	Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
12423881	+ Email/Text: megan.harper@phila.gov	Jan 20 2022 23:42:00	City of Philadelphia Law Department, School District of Philadelphia, 1515 Arch Street 15th Fl Tax Unit, Philadelphia PA 19102-1501
12294693	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 20 2022 23:42:00	Collection (Original Creditor:11 Ho, Po Box 9133, Needham, MA 02494-9133
12353011	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 20 2022 23:56:24	Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
12294704	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 20 2022 23:56:24	Macysdsnb, 911 Duke Blvd, Mason, OH 45040
12294696	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 20 2022 23:45:53	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
12528167	Email/PDF: gecsed@recoverycorp.com	Jan 20 2022 23:45:57	GE Money Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
12294697	+ Email/PDF: gecsed@recoverycorp.com	Jan 20 2022 23:45:57	Gemb/Paypal Smart Conn, 777 Long Ridge Rd, Stamford, CT 06902-1247
12294698	+ Email/PDF: gecsed@recoverycorp.com	Jan 20 2022 23:45:57	Gemb/Sleepys, Po Box 981439, El Paso, TX 79998-1439
12518484	Email/PDF: rmsced@recoverycorp.com	Jan 20 2022 23:45:57	Granite Recovery LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
12294701	+ Email/Text: Bankruptcy@ICSystem.com	Jan 20 2022 23:42:00	I C System Inc (Original Creditor:B, Po Box 64378, Saint Paul, MN 55164-0378
12348108	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 20 2022 23:42:00	Jefferson Capital Systems LLC, P.O. BOX 7999, SAINT CLOUD, MN 56302-9617
12535892	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 20 2022 23:45:57	JP Morgan Chase Bank, N.A., MAIL CODE: OH4-7119, 3415 Vision Drive, Columbus, OH 43219
12516555	Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2022 23:45:54	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12294702	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2022 23:45:46	Lvnv Funding, P.O. B 10584, Greenville, SC 29603-0584
12294703	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2022 23:45:46	Lvnv Funding Llc (Original Creditor, Po Box 740281, Houston, TX 77274-0281
13692424	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2022 23:42:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
12320132	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2022 23:42:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
12294706	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2022 23:42:00	Midland Credit Mgmt (Original Credi, 8875 Aero

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jan 20, 2022

Form ID: pdf900

Total Noticed: 57

12294707	+ Email/Text: bankruptcydepartment@tsico.com	Jan 20 2022 23:42:00	Dr, San Diego, CA 92123-2251
12445979	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2022 23:42:00	Nco Fin /99 (Original Creditor:06 P, Pob 15636, Wilmington, DE 19850-5636
12294709	+ Email/Text: bknotices@totalcardinc.com	Jan 20 2022 23:42:00	Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
12424680	+ Email/Text: csidl@sbcglobal.net	Jan 20 2022 23:42:00	Plains Commerce Bank, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
12666740	+ Email/Text: bkdepartment@rtresolutions.com	Jan 20 2022 23:42:00	Premier BankCard/Charter, Post Office Box 2208, Vacaville, CA 95696-8208
12341843	Email/PDF: rmscedi@recoverycorp.com	Jan 20 2022 23:45:53	Real Time Resolutions, Inc., 1750 Regal Row Suite 120, PO Box 36655, Dallas Texas 75235-1655
12322874	Email/PDF: bncnotices@becket-lee.com	Jan 20 2022 23:45:57	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12294712	+ Email/Text: EDBKNotices@ecmc.org	Jan 20 2022 23:42:00	Toyota Motor Credit Corporation, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
			Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
cr	*+	Northridge Village Homeowners Association, c/o Robert J. Hoffman, Esquire, 326 West State Street, Media, PA 19063-3861
12426927	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
12441949	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
12436806	*	US Department of Education, PO BOX 5609, Greenville TX 75403-5609

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jan 20, 2022

Form ID: pdf900

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ANDREW F GORNALL

on behalf of Creditor J.P. Morgan Chase Bank N.A., as Servicer agornall@kmlawgroup.com, bkgroup@kmlawgroup.com

ANDREW F GORNALL

on behalf of Creditor U.S. Bank National Association et al... agornall@kmlawgroup.com, bkgroup@kmlawgroup.com

CHRISTOS A. KATSAOUNIS

on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us,  
RA-occbankruptcy6@state.pa.us

JEANNE MARIE CELLA

on behalf of Debtor Keith Pelzer paralegal@lawjmc.com pennduke@gmail.com;r46298@notify.bestcase.com

JEANNE MARIE CELLA

on behalf of Joint Debtor Bertina Pelzer paralegal@lawjmc.com pennduke@gmail.com;r46298@notify.bestcase.com

MARISA MYERS COHEN

on behalf of Creditor J.P. Morgan Chase Bank N.A., as Servicer ecmail@mwc-law.com, mcohen@mwc-law.com

MARY F. KENNEDY

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York mary@javidianlaw.com  
coleen@javidianlaw.com

MATTHEW CHRISTIAN WALDT

on behalf of Creditor Select Portfolio Inc. as servicing agent for The Bank of New York Mellon mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com

Michael H Kaliner

on behalf of Trustee Michael H Kaliner mhkaliner@gmail.com pa35@ecfbis.com

Michael H Kaliner

mhkaliner@gmail.com pa35@ecfbis.com

ROBERT J. HOFFMAN

on behalf of Creditor Northridge Village Homeowners Association collections@marcushoffman.com

THOMAS I. PULEO

on behalf of Creditor Select Portfolio Inc. as servicing agent for The Bank of New York Mellon tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: PELZER, KEITH  
PELZER, BERTINA

§ Case No. 2:11-11134-MDC

§

§

Debtor(s)

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§

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL H. KALINER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk, U.S. Bankruptcy Court  
Robert N.C. Nix, Sr. Office Building  
900 Market Street  
Suite 400  
Philadelphia, Pa 19107

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 02/16/2022 in Courtroom 2, United States Courthouse, Robert N.C. Nix, Sr. Office Building  
900 Market Street  
Philadelphia, Pa 19107.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/20/2022

By: /s/MichaelH. Kaliner

Trustee

MICHAEL H. KALINER  
**3993 Huntingdon Pike**  
**Suite 210**  
**Huntingdon Valley, PA 19006**  

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**(215) 230-4250**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: PELZER, KEITH  
PELZER, BERTINA

§ Case No. 2:11-11134-MDC  
§  
§  
§

Debtor(s) \_\_\_\_\_

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 62,486.05  
*and approved disbursements of* \$ 6,017.77  
*leaving a balance on hand of* <sup>1</sup> \$ 56,468.28

**Balance on hand:** \$ 56,468.28

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Northridge Village Homeowners Association	13,239.77	0.00	0.00	0.00
24	The Bank of New York Mellon f/k/a	372,397.65	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 56,468.28

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL H. KALINER	6,374.30	0.00	6,374.30
Trustee, Expenses - MICHAEL H. KALINER	48.74	0.00	48.74
Accountant for Trustee, Fees - MILLER COFFEY TATE LLP	7,000.00	0.00	7,000.00
Accountant for Trustee, Expenses - MILLER COFFEY TATE LLP	259.31	0.00	259.31

Total to be paid for chapter 7 administration expenses: \$ 13,682.35

Remaining balance: \$ 42,785.93

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 42,785.93

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$2,400.70 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
17P-3	Pennsylvania Department Of Revenue	2,400.70	0.00	2,400.70

Total to be paid for priority claims: \$ 2,400.70

Remaining balance: \$ 40,385.23

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 40,772.05 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 99.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American InfoSource LP as agent for	253.07	0.00	250.67
2	RJM Acquisitions LLC (Original Creditor: Wach	374.74	0.00	371.18
4	Midland Credit Management, Inc.	1,926.23	0.00	1,907.96
5	Toyota Motor Credit Corporation	7,839.89	0.00	7,765.51
7	CANDICA L.L.C	2,220.94	0.00	2,199.87
9	American Honda Finance Corporation	3,129.65	0.00	3,099.96
10	Jefferson Capital Systems LLC	2,830.84	0.00	2,803.98
11	Department Stores National Bank/Macys	231.31	0.00	229.12
12	City of Philadelphia Law Department	10,118.00	0.00	10,022.01
14	Jefferson Capital Systems LLC	2,097.32	0.00	2,077.42



Case 11-11134-mdc Doc 110 Filed 01/22/22 Entered 01/23/22 00:29:26 Desc					1,783.87
16	Jefferson Capital Systems LLC	Certificate of Notice	1,783.87	0.00	1,783.87
17U-3	Pennsylvania Department Of Revenue		421.16	0.00	417.16
19	LVNV Funding LLC		2,177.73	0.00	2,157.07
20	Granite Recovery LLC		1,060.07	0.00	1,050.01
21	American Express Centurion Bank		2,296.92	0.00	2,275.13
22	GE Money Bank		108.09	0.00	107.06
23	Granite Recovery LLC		1,885.13	0.00	1,867.25

Total to be paid for timely general unsecured claims: \$ 40,385.23  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/MICHAEL H. KALINER

Trustee

MICHAEL H. KALINER  
**3993 Huntingdon Pike**  
**Suite 210**  
**Huntingdon Valley, PA 19006**  
(215) 230-4250

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.